

May 9, 2025

Via Facsimile: 613-941-6900

The Right Honourable Mark Carney, O.C., P.C., M.P.

Prime Minister of Canada
Office of the Prime Minister
80 Wellington Street
Ottawa, ON K1A 0A2

Dear Prime Minister Carney,

On behalf of the Canadian Association of Retired Persons (CARP) and our more than 250,000 members across the country, we extend our heartfelt congratulations on your appointment as Canada's 24th Prime Minister. Your election marks the beginning of a new chapter for our country, and with it comes the opportunity—and responsibility—to meet the urgent needs of older Canadians with clarity, compassion, and resolve.

As you know, older adults are the fastest-growing demographic in Canada. In 2023, 7.6 million Canadians were aged 65 and older. That number is expected to exceed 10.4 million by 2037, representing nearly a quarter of the population. This seismic demographic shift demands focused leadership, bold policy, and a deep commitment to ensuring older Canadians can age with dignity, security, and purpose.

CARP members have fought for over forty years and achieved crucial advances for past, current and future generations of seniors—the end of mandatory retirement, enhanced CPP, increased access to medications, pension income splitting, and a significant reduction of seniors' poverty rates.

We will not allow those gains to be reversed. We are drawing a clear line in the sand: there can be no going back on Old Age Security (OAS) and no introduction of any form of home equity tax targeting older Canadians.

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CARP is watching closely and will hold your government accountable on policies that affect the dignity, security, and well-being of older adults. Our top priorities—known as the CARP 5—represent the issues our members demand urgent action on.

First, OAS must be protected and enhanced. For millions of Canadians, especially women and those without employer pensions, OAS is a lifeline. It must keep pace with rising living costs and inflation—not be eroded or clawed back.

Second, we urge your government to prioritize equitable access to home and community care. A home-first approach to healthcare is the only way to meet the demands of Canada’s rapidly aging population. Our hospitals and long-term care institutions are already stretched to their limits and were never designed to accommodate the scale of aging we now face. Most older Canadians want to age at home, and with the right supports in place, it is not only the preferred option—but also the most cost-effective and sustainable one. CARP calls for a coordinated national strategy, backed by targeted federal investment and collaboration with provinces and territories, to ensure that aging at home is not a privilege for the few, but the standard for all.

Third, Canada must urgently address the escalating crisis of financial fraud and exploitation targeting seniors. It is a billion-dollar industry that causes lasting harm to individuals and families. CARP calls for enhanced enforcement, stronger penalties, and better recovery mechanisms under the Criminal Code.

Fourth, mandatory RRIF withdrawals must be eliminated. These outdated rules force seniors to draw down their savings on a fixed schedule that no longer reflects modern longevity or diverse retirement needs. Reform is overdue and necessary to ensure financial flexibility and long-term security for retirees.

Fifth, vaccine access must be guaranteed and equitable. Older Canadians should not face barriers to receiving recommended vaccines for COVID-19, shingles, influenza, and other preventable illnesses. Publicly funded and consistent coverage across provinces and territories is essential to supporting healthy aging.

Alongside these policy priorities, CARP continues to call for the return of a Minister for Seniors that was absent in your first pre-election cabinet - with the mandate and authority to coordinate aging policy across federal departments. This must be a meaningful role, not a ceremonial one, with real power to drive cross-government action on issues affecting older adults.

Prime Minister, this is your opportunity to lead boldly and leave a lasting legacy for Canada's aging population. Our members are engaged, informed, and active—nearly 95% vote in federal elections. They expect a government that not only listens but acts decisively.

CARP stands ready to work with your government on meaningful, measurable solutions to support the rights and dignity of older Canadians. We respectfully request a meeting with you or your senior team at your earliest convenience to discuss how we can advise and collaborate on these priorities.

Congratulations once again. We look forward to your leadership—and to ensuring seniors remain front and centre in the national conversation.

Sincerely,

Anthony Quinn

Chief Operating Officer

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